

EXHIBIT E

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Vets Who Still Serve: After Disasters, Team Rubicon Picks Up the Pieces

**Howard Husock** Former Contributor @

Opinion

I focus on philanthropy, civil society, housing and the welfare state.

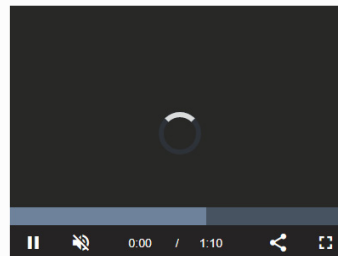
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*America's "independent sector"—its civil society—is the best-funded and most robust in the world. It consistently develops new and effective approaches to some of the nation's most serious social problems. Since 2001, the Manhattan Institute has sought to identify and recognize some of the most promising social entrepreneurs and the new non-profits they've founded, based on their own original ideas. The more than 50 winners of the [Richard Cornuelle award](#), named for the writer who coined the term independent sector, have addressed challenges as diverse as teaching English to new immigrants, building facilities for charter schools, helping older Americans "age in place," developing science and engineering curricula for high schools, and helping African-American college students continue through to graduation. Most are supported entirely by private philanthropy. In this column, part of a series of six, I'll profile this year's winners of the Cornuelle award—and of the \$100,000 [William E. Simon Prize](#) for lifetime achievement in social entrepreneurship, named for the late Secretary of the Treasury and author of *A Time for Truth*. Past winners have included [Sal Khan](#), founder of Khan Academy and [Brian Lamb](#), founder of CSPAN. This week I spotlight [Team Rubicon](#), a new-era veterans' organization proving that vets should not be stereotyped as victims of PTSD or other post-service problems. Their skills have peacetime purpose.*

It was 2010 when a couple of newly-discharged Marines, Jake Wood and William McNulty, watched in horror as the Haiti earthquake unfolded. They signed up 6 others, raised funds from family, packed up medical supplies and flew to the Dominican Republic. They rented a truck and crossed the river border between the Dominican Republic and Haiti. They thought of it as their own personal Rubicon, the point at which they vowed not to turn back from their task of providing aid. In fact, they found themselves very well equipped for the immediate disaster assistance deemed "too dangerous" by other aid organizations. Like Marines have always done, they went well beyond the established safety zones to reach those in most desperate straits and set up the basic infrastructure that enabled more well-established aid organizations to come in after them.

They didn't know it at the time, but this sort of disaster relief would become central to their post-military lives—would play in helping thousands of other veterans to build successful post-service lives through a new veterans organization: Team Rubicon. The idea: use the same skills honed in the military—sometimes using some of the same equipment—to be early responders in the wake of natural disasters.

Founder Jake Wood is a tall, classically handsome former University of Wisconsin football player who went on to serve four years in Iraq and Afghanistan as a Marine sniper, earning a Navy and Marine Corps Commendation Medal. He is the author of a book on leadership, *Take Command*, that translates his service experience into broader lessons on leadership. McNulty is also a former Marine who worked in both infantry and intelligence before joining the staff of the Under Secretary for Defense, the Defense Intelligence Agency, and the National Security Council's Iraq Threat Finance Cell. Both men serve on Rubicon staff but Wood, as CEO, is the public face of the organization. The two concluded from that first Haiti mission that former soldiers can perform these rescue tasks with speed, efficiency, and impact, far outpacing more well-established



Over the two years following the 2010 Haiti earthquake, Team Rubicon took shape in response both to natural disasters and personal tragedy. Wood's Marine sniper partner committed suicide in 2011. This caused the TR leadership to take more seriously the issues veterans have in adjusting back to civilian life. TR mobilized for the Joplin, MO, tornadoes in 2011, "Superstorm" Sandy in 2012, and the Moore, OK, tornadoes 6 months later. In each case, TR provided a rapid response team and volunteer leadership skills, in particular in organizing "drop in" volunteers while excelling at the logistics of clean up and recovery. Their work in the hard-hit Far Rockaway section of New York City after Sandy was particularly notable, as they used the latest technology to document flooding damage, developed anti-mold protocols and moved with such speed and efficiency that they got the attention of FEMA. With good reason. While FEMA was handing out written surveys to homeowners (which were supposed to be manually entered into a database in Washington), TR used military-quality global mapping software, immediately saved in the cloud, to record exact amounts of damage to each home, information immediately usable for volunteer deployment. A great deal of TR data analysis is conducted through Palantir software, originally used by U.S. intelligence but now with broad usage in the private sector, particularly with financial services firms. (One of Palantir's founders is PayPal founder and philanthropist Peter Thiel.)

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Says Jake Wood: "When we show up, it's structured, military, technical, and innovative."



Jake Wood, Team Rubicon

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At a time when veterans are so often portrayed as suffering from PTSD or drug addiction, the growth of Team Rubicon tells another story. Its ten-region database now includes nearly 30,000 volunteers. Jake Wood is clear about the importance of helping communities hit by natural disasters—and helping the vets themselves. He stresses the importance of "the power of purpose in people's lives" and believes purpose brings "real behavior health impacts."

At the same time, the help Team Rubicon provides on the ground is distinct and impressive. The organization responds to disasters both international (e.g., Nepal earthquake) and domestic (e.g., Houston, TX, floods). And it makes sure that veterans learn the post-military skills they'll need (chainsaw and heavy equipment operation, emergency medical response, and "muck-out" training) so that the national headquarters in Los Angeles can send out specific calls for volunteers with specific training—and not just after disasters. The group's regularly-scheduled service projects include work in national parks and even VFW halls.

The TR Hurricane Sandy response did more that get the attention of FEMA. The Goldman Sachs Foundation heard about the team's work and called to offer financial support. This was the beginning of a fruitful partnership. Goldman sent "busloads" of volunteers to help



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and now Goldman is a major partner of TR in disaster response. TR struggles (as all relief organizations do) with finding enough financial resources to cover each disaster operation before the next disaster hits and people's attention and giving moves on. Last year TR lost money on all but two of its disaster responses. TR accepts no government support and operates on a budget of \$7.5 million this past year, growing to just over \$10 million in the coming year. Corporate & foundation grants account for over \$7 million (including Goldman Sachs, Home Depot Foundation, Rockefeller, Citigroup, American Express, Bank of America, and Newman's Own), grassroots support is just over \$1 million, events bring in about \$1 million and major gifts (large individual gifts; for example, Lloyd Blankfein is a contributor) total \$650,000.

In 2014 TR responded to 30 disasters, domestic and international, engaging 917 volunteers in 239 days of volunteer work amounting to 50,701 hours of service. Categories of work break down into disaster assessment, volunteer management, debris removal and expedient home repair. The various regions also organized 106 service projects, 73 training sessions, 37 fitness events, and 134 social engagements. The organization's reach is impressive: volunteers are clearing fire lines in national parks and preparing neighborhood resiliency plans in San Francisco in advance of possible earthquake events. All projects are coordinated and supported through an extensive social media platform that reaches not only what Wood calls the "marine corps mafia," but men and women from all branches of the armed services and reserves along with non-military volunteers (mostly those with first-responder training or relevant skills).



Team Rubicon

One of the logistical challenges is that most TR volunteers are clumped around major urban centers or in the south around military bases. Most natural disasters occur in parts of the country where there are relatively few people, meaning relatively few TR volunteers (Hurricane Sandy and the Texas floods being notable exceptions). With access to skilled logisticians, TR deploys volunteers who live closest to the disaster, sets up temporary sleeping quarters in close-by schools or other shelters, and utilizes community organizations for meal provision while the work goes on. They train a corps of volunteers to lead Instant Management Teams (IMTs) who are the first to arrive and track damage, communicate specific volunteer needs, and set up a base. When they arrive to help, often literally working under large TR banners, local business owners often offer donated equipment, or rentals are secured in neighboring towns. Disaster relief efforts are coded by type as they occur, indicating if it warrants a regional or national response. Volunteers are reimbursed travel costs (within parameters) based on a sliding scale that depends on the type of disaster and the number of days the volunteer worked on the project. TR is usually able to arrange donated flights or reduced ticket costs through various airlines (and covers mileage costs for those who drive).


TR got started with a group of vets from the post 9-11 generation but has grown quickly as veterans of all ages come forward to participate. Wood mentioned that Vietnam vets "still need this" community outreach, for instance, and having older vets working with younger has been to the benefit of both. More successful vets have opened doors for jobs for those just returning from war. Younger vets have brought technical skills and enthusiasm to the organization as they look for ways to use their military training to find their new life mission.

One female vet talks about how her volunteer service with TR after

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life around." It gave her a sense of purpose and feeling of empowerment that spurred a job change and an entirely new outlook on life. Another Marine reservist and Gulf War veteran's first outing with TR was working to repair a community service center for disabled vets in Virginia. He described himself as unwilling to let others into his life at the time, but bonded with the TR members who were struggling with the same issues. He left law enforcement to go into the field of emergency planning for the federal government and participates in TR events whenever he can. Yet another vet was just back from Nepal working on earthquake relief. He described how lots of aid organizations were clustered around Katmandu because it was easier to work there. The 65-person TR team drove 5 hours up into the mountains and witnessed countless scenes of total devastation and no disaster teams present at all. Working with assistance from TR headquarters, the team narrowed the needs down to an "achievable mission," setting up a base where combat medics could treat neighbors in the nearby villages, set up hospital tents, and conduct search-and-rescue missions. After that was complete, the team cleared out the rubble so that a school located at the top of a mountain in one of the villages could get back up and running, all the while enduring major earthquake aftershocks. These tasks were accomplished with the political help of Sir Edmund Hillary's granddaughter who "fell in love" with TR and is revered in Nepal. The UK chapter of TR sent over former British soldiers who are native Gurkas and knew the customs and spoke the local language.

As to future plans, it seems the sky is the limit. Team Rubicon has had conversations with the Secretary of the Veterans' Administration who is very interested in "the power of purpose in people's lives," wanting to find a way to work more closely with TR. Elsewhere, Wood is interested in creating apprenticeships so that vets can obtain job training/trade skills as part of new long-term recovery work, noting that rebuilding work has not usually been done well following natural disasters. Once trade skills become part of the TR portfolio of volunteer skills, they could bid on large rebuilding contracts, many of which offer incentives for veterans to participate. Finally, the organization is adding one paid staff member to each region (regional groups being run entirely by volunteers now) in order to build a deeper volunteer pool, offer more training and build these sectors into closer communities.

Wood argues persuasively that there is no organization operating within the U.S. that has similar rapid-response capability and technical training. Interestingly, he admires the disaster response work done by the Southern Baptist organization, but points out that they cannot match TR's in-depth skills. The TR insignia is a cross turned on its side with two streams running through: that gap between the streams signifies the window of opportunity for TR responders, the time between the onset of the disaster and the arrival of conventional aid organizations. Once those aid organizations arrive, TR moves on. That gap also signifies the desire to bridge the gap between military and civilian life by providing veterans with a purpose (disaster relief), a community (through serving others), and self-worth (from seeing the impact one individual can have). The cross is a symbol of medical aid and is turned on its side to represent a new aid paradigm. In all these respects, it's clear that TR sees itself as a reinvented Red Cross. It is a grand ambition and a worthy one.

2015 winners, Manhattan Institute social entrepreneurship awards:

William E. Simon Prize: Norman Atkins, Relay Graduate School of Education: A revolutionary education school focused on effective classroom teaching.

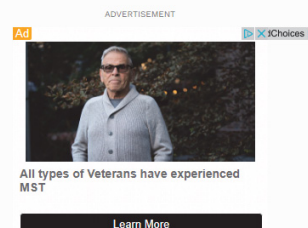
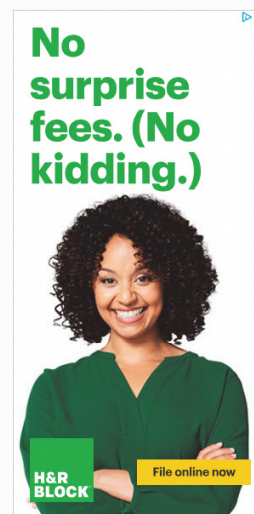
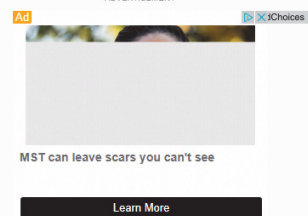
Richard Cornuelle Award Winners:

Bard Prison Initiative, Ellenville, NY: College degrees behind bars

Edwins Leadership and Restaurant Initiative, Cleveland, Ohio: Culinary arts training and job placement for ex-offenders

Found in Translation, Cambridge, MA: Immigrants using their language skills as medical interpreters of major hospitals

Sarrell Dental Centers for Public Health, Anniston, Alabama: First-



Team Rubicon, Los Angeles, CA: Veterans applying military skills to disaster relief



Howard Husock

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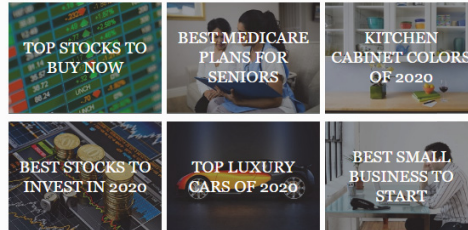
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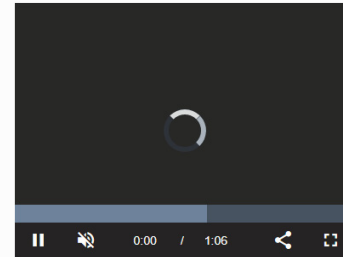
TOPLINE Credit Suisse is the latest lender—and first European bank—to set aside \$1 billion in reserves to cover loan losses and warned of uncertainty as the coronavirus crisis continues to upend business and economic activity.



Credit Suisse's CEO Thomas Gottstein AFP VIA GETTY IMAGES

KEY FACTS

- Credit Suisse joins several major U.S. banks in setting aside the reserves: "We delivered a resilient performance, while absorbing a significant reserve build of over 1 billion francs," new CEO Thomas Gottstein said on Thursday.
- Some 568 million Swiss francs (\$585 million) has been set aside—up from 81 million francs (\$83 million) in the same period last



- Chief financial officer David Mathers said on Thursday: “We are dealing with probably the most severe macroeconomic crisis that the world has seen since the 1920s.”
- Credit Suisse is the first major European bank to declare earnings since the start of the coronavirus crisis that has roiled global markets and severely disrupted economic activity.
- The lender smashed analyst expectations, reporting a 75% rise in its January to March net profit, to 1.3 billion Swiss francs (\$1.34 billion).
- Despite a drop in dealmaking, earnings were boosted by tax rebates, “exceptionally high” client activity, and trading revenue from volatile markets reacting to the global spread of coronavirus and authorities’ stimulus packages.

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CRUCIAL COMMENT

Gottstein said: “I’m actually taking a lot of comfort in how we have managed so far in this crisis... We are very cautious, we are very aware of the overall slowdown in the economy.

“But I’m not losing any sleep,” Reuters reported him [saying](#).

WHAT TO WATCH FOR

Whether other European lenders have set aside similar reserves as they report their earnings. Credit Suisse rival UBS, HSBC, Santander and Barclays are among the European banks set to report earnings next week.

KEY BACKGROUND

U.S. banks have set aside billions in reserves to cover bad loans, including Bank of America [BAC](#), Citigroup [C](#) and Wells Fargo [WFC](#). The pandemic has seen millions of workers laid off or furloughed and business activity has almost ground to a halt and prompted governments and central banks to step in with stimulus measures.

TANGENT

This is Gottstein’s first quarter as CEO. The Credit Suisse veteran succeeded former chief Tidjane Thiam in February, after Thiam quit amid a spying scandal involving senior executives.

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[As Europe Becomes Next Coronavirus Hotspot, Barclays Calls ‘Global Recession’](#) (Forbes)

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Isabel Togoh

I am a breaking news reporter for Forbes in London, covering Europe and the U.S. Previously I was a news reporter for HuffPost UK, the Press Association and a night... [Read More](#)

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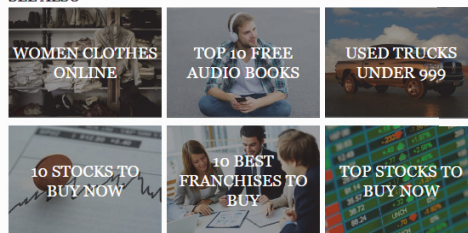
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